

Fire Recovery Guide



**The Office of Congresswoman Jackie Speier
California's 14th Congressional District**



<https://www.facebook.com/JackieSpeier/>

@RepSpeier

●●● A NOTE FROM CONGRESSWOMAN JACKIE SPEIER ●●●

Dear Friends,

Wildfire is an increasing part of our lives and may cause emotional and financial devastation.

Funds from the Federal Emergency Management Agency (FEMA) may be available to help individuals rebuild, repair and replace housing and other personal property not covered by insurance.

Individuals who were impacted by fires as part of a declared disaster should apply for FEMA assistance. You can apply in the following ways:

- Online at www.DisasterAssistance.gov; www.disasterassistance.gov/es (Spanish)
- Via smartphone at m.fema.gov
- You may call the registration phone number at 1-800-621-3362; those who have a speech disability or hearing loss and use TTY, please call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), please call 1-800-621-3362.

Small Business Administration (SBA) loans may also be available to individuals and businesses to repair or replace disaster-damaged property, inventory, and supplies. However, after a disaster, SBA programs aren't just for businesses. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property.

After registering with FEMA, businesses, homeowners and renters who would like to apply for SBA loans may do so online at: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.

You can also call my office at 650-342-0300 if you have problems with a federal agency and need additional assistance

Please know that I am committed to working with our local, state and federal officials to ensure that the federal government provides all necessary resources to support our community in a time of recovery. I also stand ready to help expedite any support and resources that our communities need to rebuild and repair our homes, businesses, and infrastructure.

Our community pulls together in tough times. We've overcome challenges before by working together, and we will do so again. Should you need anything, my staff and I are here to help.

Sincerely,



JACKIE SPEIER
Member of Congress

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●●● QUICK GUIDE ●●●

FEMA: Once the Administration declares a major disaster, FEMA provides a number of programs to assist individuals, households and businesses, along with assistance for public agencies and selected non-profits that have participated in response efforts. **Anyone impacted by fires** - families, volunteers, employers or employees facing challenges from these fires - **should register with FEMA** by calling **1-800-621-FEMA (3362)** or by going online at www.disasterassistance.gov.

Small Business Administration (SBA): After a disaster, the SBA plays an important role in recovery by providing loans for homeowners, businesses, renters and nonprofit organizations. The SBA loans are to help businesses repair or replace disaster-damaged property, inventory, and supplies. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property. Businesses, homeowners and renters who would like to apply for SBA loans can do so online at: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.

Unemployment assistance: People who are out of work due to the fires may be eligible for unemployment benefits. You can file for unemployment benefits online at <https://eapply4ui.edd.ca.gov/>. You can also file by phone, Monday – Friday, 8:00 am – 12:00 pm by calling:

- English: 1-800-300-5616
- Spanish: 1-800-326-8937
- Chinese (Cantonese): 1-800-547-3506
- Chinese (Mandarin): 1-866-303-0706
- Vietnamese: 1-800-547-2058
- If you experience trouble contacting the EDD, you may wish to seek assistance from a member of the California legislature. You may use either of these websites to locate a member representing your address: www.assembly.ca.gov www.senate.ca.gov

The State of California's Guide to Disaster Assistance Services for Immigrant

Californians: Information on health, housing, emergency supplies, employment and other services available to all Californians, regardless of their immigration status.

<https://www.cdss.ca.gov/Portals/13/DisasterAssistanceGuideforImmigrantCaliforniansFinal.pdf?ver=2017-10-24-121156-427>

Replacing Lost Documents:

If you've lost important documents or identification in the fires, many can be replaced. You can learn more about how to replace these common documents by contacting the agencies directly:

- California Driver's License:

- Phone: 800-777-0133
- Visit a California DMV office to complete an application. Replacement license forms must be delivered in person.
- If you experience trouble contacting the DMV, you may wish to seek assistance from a member of the California legislature. You may use either of these websites to locate a member representing your address: www.assembly.ca.gov
www.senate.ca.gov
- Green cards:
 - Phone: 800-375-5283
 - Website: www.uscis.gov
- Medicare cards:
 - Phone: 800-772-1213; (TTY) 800-325-0778
 - Website: www.ssa.gov/medicare
- Military records:
 - Phone: 866-272-6272
 - Website: www.archives.gov/contact
- Passport:
 - Phone: 1-877-487-2778; 888-874-7793 (TTY)
 - Website: www.travel.state.gov
- Social Security Card:
 - Phone: 800-772-1213; (TTY) 800-325-0778
 - Website: www.ssa.gov
- U.S. Savings Bonds:
 - Phone: 1-844-284-2676
 - Website: www.treasurydirect.gov
- U.S. tax returns:
 - Phone: 800-829-1040
 - Website: www.irs.gov

If you experience difficulty contacting a federal office, please contact my district office at 650-342-0300 and we will assist.

Forwarding mail: <https://www.usps.com/manage/forward.htm>

Help with an insurance company: California Department of Insurance
<http://www.insurance.ca.gov/01-consumers/> or 1-800-927-HELP

Legal Services:

If you are in need of legal advice and can't afford an attorney, you can find a list of Free Legal Services in the area [here](#) that might be able to assist you. If you are looking for a referral, the California Bar has resources [here](#).

For other assistance please contact Congresswoman Speier's office or visit her website
www.speier.house.gov and her staff will try to help.

San Mateo:

155 Bovet Road, Suite 780
San Mateo, CA 94402
Phone: 650-342-0300
Fax: 650-375-8270
Hours: M-F 9- 6 p.m.

●●● FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by a declared disaster should apply for FEMA assistance. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov as soon as possible.

The declaration of a major disaster for a region releases federal aid to supplement state and local recovery efforts to areas. The Federal Emergency Management Agency (FEMA) is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster. All individuals within a declared disaster area impacted by fires should register through FEMA at www.disasterassistance.gov.

The FEMA individual assistance program allows homeowners to qualify for grant money and services to people in the declared disaster area whose property has been damaged or destroyed and whose losses are underinsured or not covered by insurance.

●●● HOW TO APPLY FOR FEMA DISASTER ASSISTANCE ●●●

All individuals impacted by a declared disaster should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at www.DisasterAssistance.gov as soon as possible.

Individuals who may be eligible for individual assistance should apply through one of the following options:

- Apply by phone to FEMA: **1-800-621-FEMA (3362)**. Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362. The toll-free telephone numbers will operate from 4 a.m. to 8 p.m. Pacific Daylight Time seven days a week until further notice.
- You can also apply online anytime at www.disasterassistance.gov.
- By smartphone or tablet, use m.fema.gov.

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy. If you have a concern with your insurance company, you may contact the California Department of Insurance at 1-800-927-HELP or <http://www.insurance.ca.gov/01-consumers/>

FEMA disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

●●● FAQs ABOUT FEMA ASSISTANCE ●●●

All individuals impacted by a declared disaster should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at www.DisasterAssistance.gov as soon as possible.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-FEMA (3362)) or online (www.DisasterAssistance.gov). You will need your FEMA registration number for future reference.

Where can I find updated information from FEMA? For a three-step Disaster Assistance Process and recent news on disaster response and recovery, please visit <http://www.fema.gov/apply-assistance>.

What is the difference between FEMA and the SBA? FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. After a disaster, FEMA is a source of possible grants to individuals.

SBA, on the other hand, is the Federal Government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA typically offers loans or services. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (TTY 1-800-877-8339).

●●● IMPORTANT SBA INFORMATION RELATED TO CZU LIGHTENING COMPLEX FIRE ●●●

The SBA application filing deadline for a physical damage claim is October 21, 2020, and the application filing deadline for an economic injury claim is May 24, 2021. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call (800) 877-8339.

Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>. On August 24, 2020, SBA established a Virtual Business Recovery Center to provide personalized assistance to business owners and a Virtual Disaster Loan Outreach Center to help homeowners and renters.

Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center

Mondays through Fridays 9 a.m. to 6:00 p.m.

Apply through the Virtual Disaster Loan Outreach Center and receive personal, one-on-one help from an SBA representative. (916) 735-1500

The Declaration covers the following Counties: San Mateo, Santa Cruz, Lake, Napa, Solano, Sonoma, and Yolo as a result of the wildfires that began on Aug. 14, 2020.

●●● SMALL BUSINESS ADMINISTRATION DISASTER LOANS ●●●

Due to the CZU Lightening Complex fire, the Administration approved SBA loans for homeowners, businesses, and nonprofit organizations. SBA loans are to help businesses repair or replace disaster-damaged property, inventory, and supplies. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property.

Types of Loans Available

Individuals and Families:

Homeowners: up to \$200,000 to repair or replace real estate damage and up to \$40,000 to replace personal property.

Renters: up to \$40,000 to repair or replace personal property.

Businesses:

Property Damage: up to \$2,000,000 to repair or replace real estate, machinery and equipment, inventory and other assets that were damaged or destroyed (available to businesses of any size and private, non-profit organizations).

Economic Injury: only for small businesses and most private non-profit organizations suffering adverse financial impacts of the disaster (with or without property loss), up to \$2,000,000 for working capital to help pay obligations until normal operations resume.

What You Need To Do

Begin by registering with FEMA if you haven't already done so by calling **1-800-621-FEMA (3362)**.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan.

Ways to Apply to SBA

1. Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.
2. Apply by mail: complete a paper application and mail it to the U.S. Small Business Administration Processing and Disbursement Center at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.

**●●● SBA VIRTUAL BUSINESS RECOVERY CENTER AND VIRTUAL DISASTER
LOAN OUTREACH CENTER●●●**

SBA will be opening a Virtual Business Recovery Center and Virtual Disaster Loan Outreach Center for individuals impacted by the recent California wildfires.

**Virtual Business Recovery Center and
Virtual Disaster Loan Outreach Center**

Mondays – Fridays

9 a.m. – 6:00 p.m.

FOCWAAssistance@sba.gov

(916) 735-1500

Additional Information

For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/disaster.

Deaf and hard-of-hearing individuals may call (800)877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.

... AVOIDING WILDFIRE-RELATED FRAUD AND SCAMS...

As survivors work to recover, there is always the risk that bad actors will try to take advantage of those looking for support and those looking to donate to charities helping survivors. Everyone should remain vigilant. The Department of Justice has a National Center for Disaster Fraud set up to detect these scams, prosecute fraudulent activity, and keep you and your family safe from these bad actors.

You can always call the hotline at 866-720-5721, email the Center at disaster@leo.gov or visit the Center's website at www.justice.gov/disaster-fraud. You can also report any suspicious activity to local and county law enforcement agencies. The Center has issued the following guidance you should follow to protect you and your family from fraud:

- If you are unsure or uncomfortable with anyone you encounter claiming to be an emergency management official or charity worker, do not give out personal information, and report the incident. You can always call the hotline at 866-720-5721, email the Center at disaster@leo.gov or visit the Center's website at www.justice.gov/disaster-fraud.
- If you're approached via phone, email or in person by someone claiming to represent a charity helping disaster survivors, ask for the charity's exact name, street address, phone number, and web address, then contact the charity directly and confirm that the person asking for funds is an employee or volunteer. You can always call the hotline at 866-720-5721, email the Center at disaster@leo.gov or visit the Center's website at www.justice.gov/disaster-fraud.

The California Department of Insurance also investigates fraud and scams. You may call the consumer assistance telephone line at 1-800-927-HELP to make a report.

●●● TAX RELIEF & IRS ASSISTANCE, CZU LIGHTENING COMPLEX FIRE●●●

Following the FEMA disaster declaration, the IRS announced that affected taxpayers will be eligible for tax relief.

The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. Filing deadlines for certain individual and business taxes have been extended to December 15, 2020. Call the IRS disaster hotline at 866-562-5227 for more information about which filings qualify.

If an affected taxpayer receives a penalty notice from the IRS, the taxpayer should call the telephone number on the notice to have the IRS abate any interest and any late filing or late payment penalties that would otherwise apply. Penalties or interest will be abated only for taxpayers who have an original or extended filing, payment or deposit due date, including an extended filing or payment due date, that falls within the postponement period.

The IRS automatically identifies taxpayers located in the covered disaster area and applies automatic filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area must call the IRS disaster hotline at 866-562-5227 to request this tax relief.

In addition, TTB will consider waiving late filing, payment, or deposit penalties on a case-by-case basis for wineries and other businesses whose operations were affected by the fires. To qualify for such a waiver, a taxpayer must:

- Demonstrate, to the satisfaction of the appropriate TTB officer, that the fires directly affected your ability to timely file, pay, or deposit; and
- Contact the TTB National Revenue Center (NRC) at:
550 Main Street, Suite 8002
Cincinnati, OH 45202-5215
Toll-free: 877-882-3277
Online Inquiry: [TTB's National Revenue Center Contact Form](#)

Casualty Losses

Affected taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return for either this year or last year. Claiming the loss on an original or amended return for last year will get the taxpayer an earlier refund, but waiting to claim the loss on this year's return could result in a greater tax saving, depending on other income factors.

Individuals may deduct personal property losses that are not covered by insurance or other reimbursements. For details, see [Form 4684](#) and its [instructions](#).

Affected taxpayers claiming the disaster loss on last year's return should put the Disaster Designation "California, Wildfires" at the top of the form so that the IRS can expedite the processing of the refund.

Other Relief

The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned Disaster Designation in red ink at the top of [Form 4506](#), Request for Copy of Tax Return, or [Form 4506-T](#), Request for Transcript of Tax Return, as appropriate, and submit it to the IRS.

Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case.

Taxpayers may download forms and publications from the official IRS website, www.irs.gov or order them by calling 800-829-3676. The IRS toll-free number for general tax questions is 800-829-1040.

